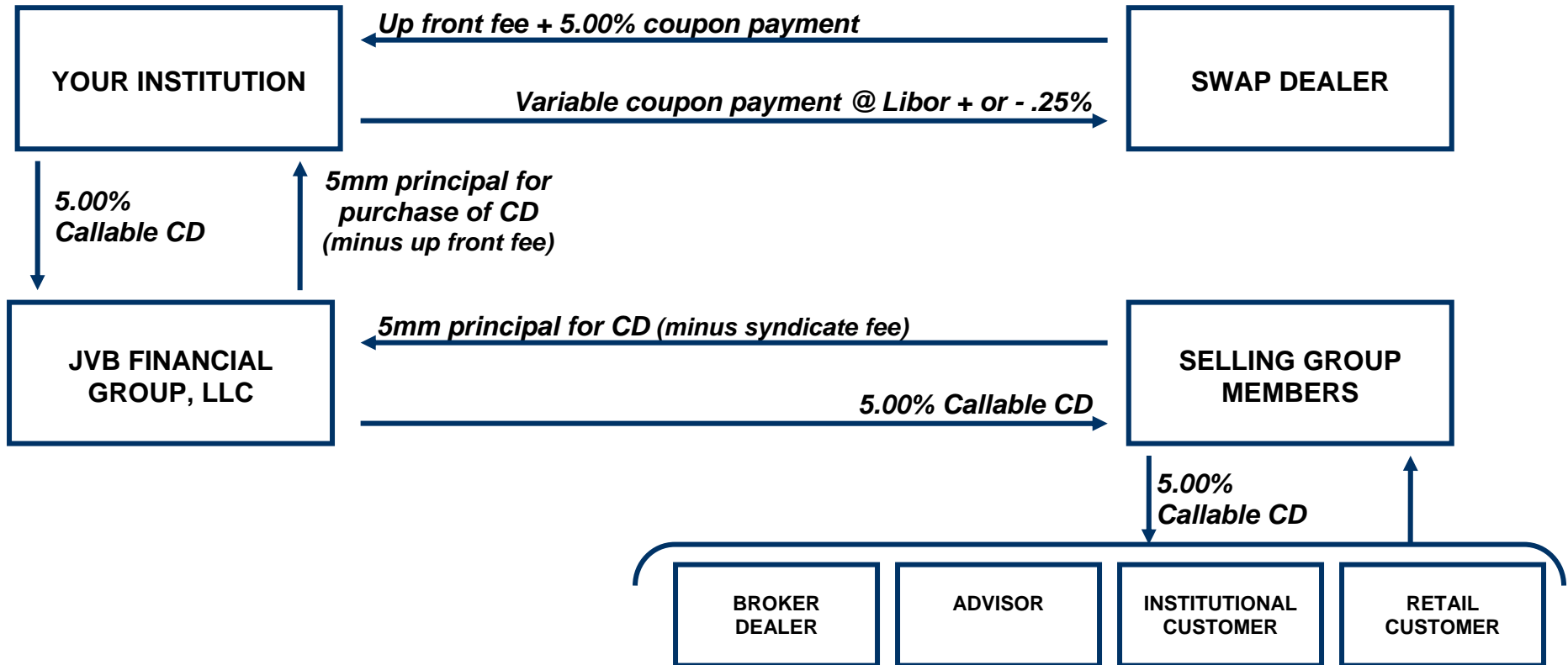




## Why Issue Callable CDs?

- ✓ Lower cost of funding
- ✓ Variable rates help match loans
- ✓ Firm execution – typically 5-25mm deal size
- ✓ Fees pass through, so CDs book at par
- ✓ Longer settles help manage volatility



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